

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

CLIFTON LUKE, SR., HEATH
HEATHER DAWN HEATH
Debtor(s)

Case No. 14-50494

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2014.
- 2) The plan was confirmed on 07/14/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/07/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/01/2019.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,395.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,717.00
Less amount refunded to debtor	\$463.00

NET RECEIPTS:	\$26,254.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,720.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,970.09
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Priority	NA	NA	NA	0.00	0.00
AUGUSTA HEALTH	Unsecured	NA	3,676.87	3,676.87	923.37	0.00
BRANDON LADD APARTMENTS	Unsecured	1,600.00	NA	NA	0.00	0.00
BULL CITY FINANCIAL SOLUTIONS	Unsecured	94.00	NA	NA	0.00	0.00
COMCAST	Unsecured	410.00	NA	NA	0.00	0.00
CONTRACT CALLERS INC	Unsecured	1,106.00	NA	NA	0.00	0.00
CONTRACT CALLERS INC	Unsecured	458.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	262.00	NA	NA	0.00	0.00
DOMINION VIRGINIA POWER	Unsecured	NA	1,564.05	1,564.05	392.78	0.00
DUPONT COMMUNITY CREDIT UNIO	Unsecured	500.00	381.39	381.39	95.78	0.00
ELLIOT CHEVROLET	Secured	1.00	NA	NA	0.00	0.00
GINNY'S / SWISS COLONY, INC.	Unsecured	293.00	NA	NA	0.00	0.00
HILLCREST DAVIDSON & ASSOCIATI	Unsecured	4,001.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Unsecured	851.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Unsecured	750.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Unsecured	167.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Unsecured	81.00	NA	NA	0.00	0.00
NCEP, LLC	Unsecured	1,022.00	2,552.42	2,552.42	640.99	0.00
NCEP, LLC	Secured	16,582.65	19,202.42	16,582.65	16,582.65	0.00
NCEP, LLC	Secured	1,503.00	1,503.00	1,503.00	1,503.00	0.00
SANTANDER CONSUMER USA	Secured	NA	16,650.00	0.00	0.00	0.00
SEVENTH AVENUE	Unsecured	NA	293.06	293.06	73.60	0.00
SPRINGLEAF FINANCIAL SERVICES, I	Unsecured	3,161.00	3,737.73	3,737.73	938.65	0.00
SPRINT	Unsecured	600.00	NA	NA	0.00	0.00
SST	Unsecured	400.00	NA	NA	0.00	0.00
UNITED BANK	Unsecured	200.00	NA	NA	0.00	0.00
UVA PHYSICIANS GROUP	Unsecured	134.00	529.97	529.97	133.09	0.00
VALLEY CREDIT SERVICE	Unsecured	118.00	NA	NA	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATIO	Priority	1.00	NA	NA	0.00	0.00
WANDA SNEED	Priority	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO CARD SERVICES	Unsecured	NA	17,975.57	0.00	0.00	0.00
WELLS FARGO CARD SERVICES	Secured	NA	379.78	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,085.65	\$18,085.65	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,085.65	\$18,085.65	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,735.49	\$3,198.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,970.09</u>	
Disbursements to Creditors	<u>\$21,283.91</u>	
TOTAL DISBURSEMENTS :		<u>\$26,254.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2020

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.